

Important Reminders

Payroll deductions begin on _____.

Coverage is effective on _____.

Policies will be mailed to your residence on approximately _____.

If you terminate employment, all coverage may be continued at *no increase in premium*.

Summary of Benefits

Type of Coverage

- ☐ Employee Only
- ☐ Employee and Spouse
- ☐ Employee and Children
- ☐ Employee, Spouse and Children

Benefit Amount (per covered person)

\$ _____

Premium Amount

Weekly Total \$ _____

Deduction Amount \$ _____

Frequency ☐ 12 ☐ 24 ☐ 26 ☐ 48 ☐ 52

Automatic Benefit Increase

- ☐ Yes
- ☐ No

Premier ProtectorSM
Critical Illness protection for your family's financial future



Critical Illness Insurance Plan

Policy Form CRTILL-12000
Not for use in New York

Underwritten By:
Trustmark Insurance Company
Lake Forest, IL 60045

Form # EBCTICPPCI-0801
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Questions about your plan, please contact

Trustmark Insurance Company
400 Field Drive
Lake Forest, IL 60045
1-800-918-8877

Medical expenses represent only **about one-third of the cost of fighting critical illnesses**¹

66%
Indirect costs you may have to cover:

- Loss of Income
- Deductibles & Co-insurance
- Alternative Treatments and drugs
- Meals Lodging
- Out-of-network medical treatment
- Alterations to home or car
- Special Diets
- Family Care
- Transportation
- Home Recovery
- Living Expenses
- Long Distance Telephone
- Special Clothes & Prosthesis

34%
Direct medical costs Major Medical Plans may cover:

- Hospital Charges
- Surgeon Fees
- Physician Fees
- Medication
- Nursing Fees
- Radiologist Fees
- Radiation & Chemotherapy

Premier Protector_{SM} Critical Illness **Program Summary**

The chance that you will suffer a critical illness is strong. Millions of people suffer from critical illnesses. No one plans it. Critical illnesses show no favorites and strike young and old alike. Leading sources report the following:

- The American Cancer Society**¹
- 1 in 2 men and 1 in 3 women alive today will get cancer
 - 1 out of every 6 women develops breast cancer
 - Cancer is the number 1 fatal disease of children ages 0-14 years

- The American Heart Association**²
- This year, as many as 1 million Americans will have a heart attack
 - Almost one-half the heart attacks occur in people under age 65
 - Coronary disease is the number one cause of death in America
 - About every 29 seconds, an American suffers a coronary event
 - Stroke is the leading cause of disability in America
 - Someone in the United State suffers from a stroke every 53 seconds
 - The incidence of kidney failure in the United States is the highest in the world

The chance that you will recover is growing stronger. More people than ever before are surviving critical illnesses because of advanced treatments and improved medical technology.

¹ *Cancer Facts and Figures*, 2000, American Cancer Society
² *2000 Heart and Stroke Statistical Update*, American Heart Association

What would happen if you survive a critical illness? The high cost of today's technologically advanced treatments can place them out of the financial reach of the average American—even those with health insurance.

While you probably have an excellent group health plan, it is designed to pay medical expenses such as doctor and hospital bills, but it may not pay all of them. Medical insurance is not intended to cover many of the sizable non-medical expenses which frequently accompany a critical illness.

- You may be responsible for co-payments and deductibles, or costs that exceed benefit limits.
- There can be unavoidable non-medical expenses such as transportation and lodging costs should you or family a member require out-of-town treatment.
- Day-to-day living expenses continue . . . and new expenses may surface which are non-medical and not covered by your health plan.
- You may also experience a loss of income, if you are unable to work or are caring for a family member.

Take control of your future. No one can predict with accuracy who will contract a critical illness or how much it will cost a family. Critical illness protection covers expenses traditional group health plans were never intended to cover.

Premier Protector_{SM} Critical Illness **Highlights**

Individual Counseling. Insurance for your whole family is a personal matter that requires thought and planning. You will be given the opportunity to discuss your needs privately with an enrollment representative.

Voluntary Participation. The decision whether or not to participate is yours. Critical Illness is designed to fit comfortably into your family budget. You should purchase only what you need and can reasonably afford.

Convenient Premium Payment. Premiums are conveniently deducted from your paycheck or other collection method arranged by your employer. No bills to watch for or checks to mail.

Lump-sum Cash Benefit. Insureds are paid a lump-sum benefit upon initial diagnosis of covered critical illnesses (as defined in the policy), made after the plan's effective date. Except for by-pass surgery or organ transplant, hospitalization or treatment is not required.

Portable Protection. The Critical Illness plan is yours to keep even if you leave your employer or have a change in health. Premiums and coverage do not change because you change employment.

Coverage for the Entire Family. Your spouse and children are eligible at a variety of benefit levels.

Contemporary Policy Design. Benefit design and competitive rates are combined into a more attractive program than could typically be acquired on an individual basis. Premiums do not increase due to your age or change in health and your benefits are never reduced as you get older.

Hassle-Free Application. A short, simple form is usually all that's required. Underwriting approval is typically based on answers to a few health related questions. No medical exams are required.

Covered Critical Illnesses

(Except in New York)

- *Heart Attack*
- *Stroke*
- *Life-threatening Internal cancer (excluding skin cancer and Stage I malignant melanoma)*
- *Renal (Kidney) Failure*
- *Blindness*
- *ALS (Lou Gehring's Disease)*
- *Transplant of a major organ*
- *Paralysis of at least two limbs*
- *Carcinoma In Situ (25% benefit *)*
- *Coronary Artery By-pass Surgery (25% benefit *)*

Limitations and Exclusions

Covered critical illnesses are defined in the policy. Definitions may vary by state and some illnesses may not be covered in all states. Consult the policy for complete details, limitations and definitions of covered critical illnesses.

Eligibility and insurability requirements must be met by each applicant.

In most states, the benefit amount is limited to 50% for the first diagnosis within the first 12 months following the plan's effective date. Consult your policy for coverage in your state.

Critical Illnesses defined in this plan for which there has been diagnosis, consultation or treatment prior to the effective date of coverage are not covered.

* If the insured receives 25% benefit for carcinoma in situ or coronary artery by-pass surgery, the remaining 75% benefit will be available for the first diagnosis of another covered illness or condition. Coverage for an insured terminates once a full benefit has been paid. If multiple family members are covered and one receives the full benefit, premiums for the remaining insureds will be reduced. If more than one child is covered, premiums will not be reduced untill all children have received the full benefit.